

Certificate Number: 16199-VAW-CC-038102003



16199-VAW-CC-038102003

## CERTIFICATE OF COUNSELING

I CERTIFY that on January 16, 2024, at 2:00 o'clock PM EST, Hunter Smith received from CC Advising, Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Western District of Virginia, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: January 16, 2024 By: /s/Qurat Ul Ain

Name: Qurat Ul Ain

Title: Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. 109(h) and 521(b).